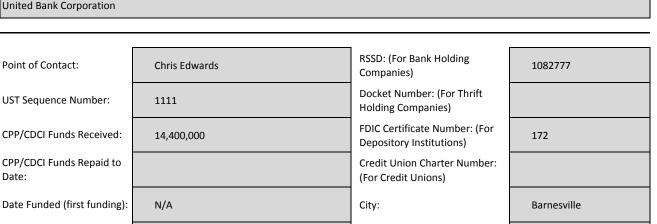


Date Repaid¹:

(Include Holding Company Where Applicable)

 n 1	_	



State:

N/A

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.
	0



Georgia

¹If repayment was incremental, please enter the most recent repayment date.



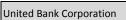


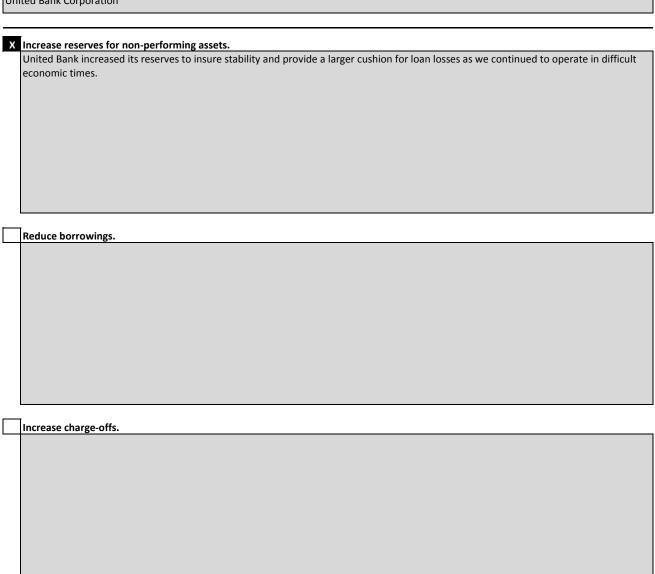
(Include Holding Company Where Applicable)

Un	ited Bank Corporation
	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
Χ	Increase securities purchased (ABS, MBS, etc.).
	United Bank increased its securities purchased to provide additional liquidity during a period in which needs of consumers and small
	businesses may require higher cash needs.
	Make other investments.











NAME OF INSTITUTION

(Include Holding Company Where Applicable)	1789
United Bank Corporation	
Purchase another financial institution or purchase assets from another financial institution.	
X Held as non-leveraged increase to total capital.	
0	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

United Bank Corporation	

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?		
United Bank was able to avoid limiting the availability of credit and better meet the needs of its customers while at the same time adding		
reserves to provide additional stability in these continuing difficult economic times.		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)	1789
United Bank Corporation	

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?	



NAME OF INSTITUTION

United Bank Corporation	
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.	